Case 23-15001-VFP Doc 32 Filed 08/04/23 Entered 08/04/23 13:24:04 Desc Main Document Page 1 of 6

Fill in th	is information to identify the case:				
Debtor Na	<sub>ame</sub> Jose Tobar				
United Sta	ates Bankruptcy Court for the: District of N	lew Jersey			
Case nun	nber: 23-15001			☐ Check if the	
Case num				amended	tiling
			<b>-</b>		
Off:	in   Farma 4050				
Onic	ial Form 425C				
Mont	thly Operating Repor	t for Small Business Un	der Chapter 11		12/17
Month:	June		Date report filed:	01/20/2023	}
	D15-1-1-			MM / DD / YYY	Ÿ
Line of	business: Real Estate		NAISC code:	0	<u> </u>
that I h	ave examined the following sma	i6, of the United States Code, I decla all business monthly operating repo owledge, these documents are true,	rt and the accompanying		
	los	e Tobar Valle	correct, and complete.		
•			<del></del>		
		Jose Tobar Valle			
Printed r	name of responsible party JOS	e Tobar Valle	·		
	1. Questionnaire				
Ans	wer all questions on behalf of the	debtor for the period covered by this re	eport, unless otherwise indicat	ed.	
				Yes	No N/A
	If you answer No to any of the	questions in lines 1-9, attach an exp	lanation and label it Exhibit		
1.	Did the business operate during the				
2.	Do you plan to continue to operate			<b></b>	
3.	Have you paid all of your bills on tir	me?		u	
4.	Did you pay your employees on tim	<b>(e?</b>		<u>u</u>	
. 5.	Have you deposited all the receipts	for your business into debtor in possess	ion (DIP) accounts?	ū	
6.	Have you timely filed your tax retur	ns and paid all of your taxes?			
7.	Have you timely filed all other requ	ired government filings?			
8.	Are you current on your quarterly for	ee payments to the U.S. Trustee or Bank	ruptcy Administrator?		
9.	Have you timely paid all of your ins	urance premiums?		<b>A</b>	
	If you answer Yes to any of the	questions in lines 10-18, attach an	explanation and label it Exh	ibit B.	
10.	Do you have any bank accounts or	en other than the DIP accounts?			
11.	Have you sold any assets other tha	ın inventory?		. 🚨	
12.	Have you sold or transferred any a	ssets or provided services to anyone rela	ated to the DIP in any way?		
13.				. 🗖	
14.				_	
	•		s on your boholf?	_	
15.		nyone or has anyone made any payments	s on your benan?		
16.	Has anyone made an investment in	r your business r		J	<b>-</b>

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19. <b>Tota</b> This more 20. <b>Tota</b> Atta cas recording lieu Rep 21. <b>Tot</b> Atta data tranche and in li	2. Summary of Cash Activated opening balance of all accounts amount must equal what you resent. If this is your first report, report tal cash receipts ach a listing of all cash received fish received even if you have not devivables, credit card deposits, cayments made by other parties on u of Exhibit C.  port the total from Exhibit C here. tal cash disbursements ach a listing of all payments your te paid, payee, purpose, and amounts actions, checks issued even if the ecks issued before the bankruptor	ivity for All Accounts  unts  ported as the cash on hand at the end of the month in the previous ort the total cash on hand as of the date of the filling of this case.  for the month and label it Exhibit C. Include all deposited it at the bank, collections on ish received from other parties, or loans, gifts, or your behalf. Do not attach bank statements in	\$	0	.00
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date trar che and in li	te paid, payee, purpose, and amo nsactions, checks issued even if t ecks issued before the bankrupto	unt. Include all cash payments, debit card they have not cleared the bank, outstanding			
Rep	lieu of Exhibit D.	s on your behalf. Do not attach bank statements - s 30.75			
	port the total from Exhibit D here.				
22. <b>Net</b>	t cash flow			60	٥٢
	btract line 21 from line 20 and reg is amount may be different from v	oort the result here. what you may have calculated as <i>net profit</i> .	+ \$_		.25
23. <b>Cas</b>	sh on hand at the end of the mo	onth			
Add	d line 22 + line 19. Report the res	sult here.			
		and at the beginning of the month on your next operating report.	<b>=</b> \$_	69	.25
	is amount may not match your bave not cleared the bank or deposi	ank account balance because you may have outstanding checks that its in transit.			
	A.I			* ***	
	3. Unpaid Bills				
hav	ve not paid. Label it <i>Exhibit E</i> . Inc	exes) which you have incurred since the date you filed bankruptcy but bude the date the debt was incurred, who is owed the money, the debt is due. Report the total from <i>Exhibit E</i> here.			
24. <b>Tot</b>	tal payables		\$_	C	00.0
	(Exhibit E)				

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laaa Tabaa		- 22 15001
Debtor Name Jose Tobar	ř.	Case number 23-15001

## 4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables

(Exhibit F)

\$\_\_\_\_0.00

### 5. Employees

- 26. What was the number of employees when the case was filed?
- 27. What is the number of employees as of the date of this monthly report?

### 0

0

#### 6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case?

- \$ 10,000.00
- 29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?
- 10,000.00

30. How much have you paid this month in other professional fees?

\$\_\_\_\_\_

31. How much have you paid in total other professional fees since filing the case?

10,000.00

### 7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any

	Column A	Column B	Column C
	Projected –	Actual =	Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	s <u>0.00</u> –	\$ <u>100.00</u> =	\$100.00
33. Cash disbursements	s <u>0.00</u> _	\$ 69.25 =	\$ 69.25
34. Net cash flow	\$	\$=	\$ 30.87

35. Total projected cash receipts for the next month:

\$ 14,140.00

36. Total projected cash disbursements for the next month:

**11,932.00** 

37. Total projected net cash flow for the next month:

**=** \$ 2,208.00

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	less Tobor	Case number 23-15001
Debtor Name	Jose Tobar	Case Humber

## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

AV 01 224435 29260H532 A\*\*5DGT

JOSE TOBAR VALLE PERSONAL BANKRUPTCY CASE 2315001 39 CONDIT TERRACE WEST ORANGE NJ 07052-4811 Page: Statement Period: Cust Ref #: Primary Account #:

1 of 2 Jun 09 2023-Jun 30 2023 4423257496-039-T-### 442-3257496

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Privacy Notice:

Our privacy notice describes how we collect, share and protect your personal information. It has not materially changed since May 2015. For a copy, go to tdbank.com/exc/pdf/privacy\_shareinformation.pdfor call 888-937-1050.

## **Chapter 11 Checking**

JOSE TOBAR VALLE PERSONAL BANKRUPTCY Account # 442-3257496

ACCOUNT SUMMARY			
Beginning Balance	0.00	Average Collected Balance	88.81
Deposits	100.00	Interest Earned This Period	0.00
Deboare	, 33.33	Interest Paid Year-to-Date	0.00
Electronic Payments	30.75	Annual Percentage Yield Earned	0.00%
Ending Balance	69.25	Days in Period	22
Flight Braiding			

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

	AMOUNT 100.00
	100.00
Subtotal:	100.00
	TMJOWA
ERS **HP**290374100	30.75
Subtotal:	30.75
	DERS **HP**290374100

DAILY BALANCE SUMMARY			
DATE	BALANCE	DATE	BALANCE
06/09	0.00	06/23	69.25
06/09	100.00		

Gall 1-806-937-2000 for 24 hour Bank-by-Phone services or connect to www.tdbank.com

224435 1/1

## How to Balance your Account

#### Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1.	Your ending balance	shown	on	this
	statement is:			

- 2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- 3. Subtotal by adding lines 1 and 2.
- 4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- 5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Ending Balance	69.25
Total Deposits	+
Sub Total	atauulastaa ahaan ka
Total Withdrawals	
Adjusted	

2 of 2

Page:

0		
DEPOSITS NOT	DOLLARS	CENTS
ON STATEMENT		
THE SECRET STREET, AND SECRET STREET, ST. ST. S.	MATERIAL PROJECT AND CONTROL OF STREET, 40	entrologie solito intelectrologie del protection
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The company of the second seco		
programme and the second of th	The state of the S	
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Total Deposits		
		63

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
* Elektrica Entrans inspiritus reprinti antimingrativa reminastrativa	ediletti perile de processo estados de estad	omenn o'r o'habirhabach badhinaaddi
	angen, a region de apropriate de la compansión de la comp	
		leannes and a second se
Arterialahan yayan gilikusan, mere dari yakhin salah segaran sasar mala sanan sajar		

WITHDRAWALS ROT ON STATEMENT	DOLLARS	CENTS
will desire that performed in mantenants represent a manifest of	gan arang ayan ke Sangapanan mengah	PATHOLOGICAL STATES AND
	, , -, <del>-, , , ,</del>	
		Annance necessarium as nus
		8407000 To 11 To 11000 111 MILLION
	po an experience consideration of the second	
Total	:	
Withdrawals		49

FOR CONSUMER ACCOUNTS ONLY -- IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

#### TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about. The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

#### INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY - BILLING RIGHTS SUMMARY

#### In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information

- Your name and account number.
- The dollar amount of the suspected error.

  Describe the error and explain, if you can, why you believe there is an error.

  If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Dally Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.